



ask

SHIP

Q: I am on Disability, but I don't understand the difference between SSI and SSDI? Which do I have?

A: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are often confused. SSDI payments come from the Social Security trust funds and are based on a person's earnings.

SSI payments come from the general treasury fund, NOT from the Social Security trust funds. SSI payments are NOT based on a person's earnings.

Supplemental Security Income (SSI) is designed to help aged, blind, and disabled people who have little or no income and resources. Those age 65 and older do not have to be blind or disabled to qualify. SSI provides cash to meet basic needs for food,

clothing, and shelter.

Social Security looks at your income and resources to see if you qualify for SSI.

The monthly maximum Federal payments for SSI in 2015 are \$733 for an eligible individual and \$1,100 for an eligible individual with an eligible spouse.

SSDI and SSI disability benefits are designed for people who cannot perform substantial work because they have a medical condition that is expected to last at least one year or result in death. Federal law requires this very strict definition of disability.

While some programs give money to people with partial disability or short-term disability, SSDI and SSI disability benefits do not.

Certain family members of disabled workers can also receive money from SSDI.

You can learn more about SSDI and SSI on the Social Security Administration's website at www.ssa.gov. You can also apply online for SSDI (but not SSI).

After you have applied for SSI or SSDI, you will receive a letter in the mail stating whether or not you have been approved. If you have been denied, you are able to appeal the decision. This can also be done online at www.ssa.gov.

If you or someone you know needs help understanding or comparing Supplemental Security Income, Social Security Disability Insurance, or with other Medicare related issues, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.